

## ***Office of the Chapter 13 Standing Trustee***

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*Andrew B. Finberg, Chapter 13 Standing Trustee*

*Joni L. Gray, Counsel*

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*William H. Clunn, III, Staff Attorney*

*September 04, 2024*

*Lu'Shell K. Alexander\**

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*Kelleen E. Stanley\**

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*\*Certified Bankruptcy Specialist*

MICHELLE M. TRACEY  
115 WEST EMLEN AVENUE  
LAWNSIDE, NJ 08045

RE: Chapter 13 Bankruptcy  
Case No.: 19-26949-JNP

Dear MICHELLE M. TRACEY:

A review of your file and accounting records indicate that you have successfully paid off your Chapter 13 Plan. If you have your Trustee plan payments deducted from your pay (wage order), please send a copy of this letter to your employer as notification that your case has been closed as complete and, as such, no further funds should be deducted from your wages for the purpose of funding your Chapter 13 Plan.

In addition, please note that even though you have completed your plan, you still may not receive a Discharge unless the following conditions are met:

1. You must complete, sign, and file a Certification in Support of Discharge with the Clerk of the Bankruptcy Court; and
2. You must file the Certification you obtained for completing your Instructional Course Concerning Financial Management with the Clerk of the Bankruptcy Court. If you have not completed the required Personal Financial Management course, a free course is available. See enclosed for additional information.

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Cherry Tree Corporate Center  
535 Route 38  
Suite 580  
Cherry Hill, NJ 08002  
(856) 663-5002

Payments Only:

P.O. Box 1978  
Memphis, TN 38101-1978

Form: CHH-LTR-20009-01

In the event a Certification in Support of Discharge was filed with the Court prior to receipt of this letter, the Certification is considered invalid and should be re-filed with the Court.

If you do not comply with the above-referenced conditions, the Bankruptcy Court may close your case without a discharge. This may have negative implications. The Certification in Support of Discharge can be found on the Bankruptcy Court's website ([www.njb.uscourts.gov](http://www.njb.uscourts.gov)). If you have any questions concerning the issuance of your discharge, you should immediately contact your attorney.

Please be advised that any remaining payments due to your creditors will be made during our next scheduled disbursement cycle. A Final Report will be generated after all checks have cleared our bank. Once the Final Report is filed with the United States Bankruptcy Court and the conditions outlined in this letter are met, the Bankruptcy Court will provide you with a Discharge Order of Debtor after completion of Chapter 13 Plan Order. This process may take approximately four months.

If you should have any questions, please contact your attorney.

Very truly yours,  
Office of the Chapter 13 Standing Trustee

/s/ Andrew B. Finberg

Andrew B. Finberg  
Chapter 13 Standing Trustee

ICB:

Enclosure(s)

Additional approved agencies for Debtor Education can be found at  
<https://www.justice.gov/ust/list-approved-providers-personal-financial-management-instructional-courses-debtor-education> \*\*

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**COMPLETION OF A PERSONAL FINANCIAL MANAGEMENT  
COURSE IS REQUIRED TO EARN YOUR DISCHARGE!**

Online Chapter 13 Bankruptcy Course

Finally Financial Freedom!

The Trustees' Education Network (TEN) – an affiliate of the National Association of Chapter 13 Trustees – has created an online financial management course for the benefit and financial education of Chapter 13 debtors. This course is approved by the United States Trustee Program.

**THIS COURSE IS FREE!**

IT IS BEST IF THIS COURSE IS COMPLETED PRIOR TO YOUR  
341 HEARING WITH THE TRUSTEE

**SIGN UP ONLINE AT [WWW.13CLASS.COM](http://WWW.13CLASS.COM)**

**WHAT YOU WILL NEED TO SIGN UP**

- Your Trustee's Unique Trustee Identification Number (TIN): **TEN13011**
- Your Trustee's Name which is: **Isabel Balboa**
- Your Chapter 13 Bankruptcy Case Number (numbers only; no letters; no dashes)
- Your full name "exactly" as it is shown on your bankruptcy petition
- A valid email address (each debtor, including spouses, will need to register separately and use a separate email address)
- Your phone number including area code
- Your attorney's name
- Your attorney's email address (if available)

You must complete the entire course (all lessons and quizzes) to receive a "Certificate of Completion" from the Trustees' Education Network (TEN). Once you complete all course work, the Trustees' Education Network will send a "Certificate of Completion" to you and the Bankruptcy Court within three business days.

*Other course providers may charge you a fee for this course, however this course is provided FREE  
by your Chapter 13 Trustee through the Trustees' Education Network (TEN)*